

Information to identify the case:

Debtor 1	<u>Donna J Anderson</u>	Social Security number or ITIN	xxx-xx-9622
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	16-15969-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donna J Anderson
aka Donna J Brown, aka Donna J Richter, aka
Donna J Barbour, aka Donna J Reilly, aka
Donna J Marks

7/18/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Donna J Anderson
 Debtor

Case No. 16-15969-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Jul 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2019.

db +Donna J Anderson, 1011 Tuckahoe Rd., Milmay, NJ 08340-3202
 cr +Bridgeton Onized Federal Credit Union, McKenna, DuPont, Higgins & Stone, PC, PO Box 610,
 229 Broad Street, Red Bank, NJ 07701-2009
 516089215 +BOFCU, 2550 S Main Rd, Vineland, NJ 08360-7138
 516089216 Cumberland Green Apts, Ladow Ave, Millville, NJ 08332
 516089217 +Cumberland OB/GYN P.A., 2950 College Dr. 2G, Vineland, NJ 08360-6933
 516089218 +Dr. Geoffrey C. Ellington D.C., 390 N. Broadway Suite 300, Pennsville, NJ 08070-1253

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 18 2019 22:49:09 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 18 2019 22:49:08 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516089214 +E-mail/Text: bankruptcy@pepcoholdings.com Jul 18 2019 22:48:41 Atlantic City Electric, ATTN: Bankruptcy Department, 5 Collins D, Carneys Point, New Jersey 08069-3600
 516124886 E-mail/Text: laura@redbanklaw.com Jul 18 2019 22:48:13 Bridgeton Onized Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
 516285450 EDI: BL-BECKET.COM Jul 19 2019 02:18:00 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516089219 +EDI: HY11.COM Jul 19 2019 02:18:00 Hyundai Financial, POB 20829, Franklin Valley, CA 92728-0829
 516303842 +EDI: HY11.COM Jul 19 2019 02:18:00 Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
 516089220 +E-mail/Text: bncnotices@becket-lee.com Jul 18 2019 22:48:20 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
 516089221 +EDI: RMSC.COM Jul 19 2019 02:18:00 Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE NOMURA HOME EQUITY LOAN, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-FM1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 Michael R. DuPont on behalf of Creditor Bridgeton Onized Federal Credit Union dupont@redbanklaw.com, dana@redbanklaw.com
 Terry Tucker on behalf of Debtor Donna J Anderson terrytucker@comcast.net

TOTAL: 5